

■ 30-Day Cash Flow Rescue Plan for Small Businesses

Focus Keyword: Cash flow

Secondary Keywords: Improve cash flow, small business cash flow, cash flow management

Cash flow problems sink more businesses than lack of profit. In fact, **82% of small businesses fail due to poor cash flow management** (Visual Capitalist). The good news? You can turn things around fast—in just 30 days—with the right strategies.

At **Spyglass Accounting & Financial Services**, we've helped hundreds of businesses stabilize their finances quickly. This 30-day action plan will help you improve cash flow, avoid financial crises, and build long-term financial health.

📅 WEEK 1: Assess & Accelerate Incoming Cash

✓ Day 1–3: Audit Your Cash Flow

- ☐ Review the past 3 months of bank statements.
- ☐ Identify recurring cash flow gaps and trends.
- ☐ List overdue invoices—your fastest cash boost.

💡 *Pro Tip: Use QuickBooks or Xero to automate and visualize cash flow.*

✓ Day 4–7: Improve Invoicing & Collections

- ☐ Shorten payment terms (e.g., 30 days → 14 days).
- ☐ Offer 2–5% discounts for early payments.
- ☐ Set up automated reminders for overdue invoices.

🔗 Related: *5 Devastating Accounting Mistakes That Hurt Cash Flow*

📅 WEEK 2: Reduce Outflows & Optimize Spending

✓ Day 8–10: Negotiate with Vendors & Suppliers

- ☐ Request extended payment terms.

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- ☐ Ask for volume discounts.
- ☐ Compare vendor rates and switch if needed.

✔ Day 11–14: Eliminate Wasteful Spending

- ☐ Cancel unused tools/subscriptions.
- ☐ Switch to cost-effective alternatives (e.g., cloud vs. in-house accounting).
- ☐ Sell off slow-moving inventory to free up cash.

★ *Case Study: A Manchester bakery freed £15,000 by renegotiating supplier terms.*

📅 WEEK 3: Forecast & Streamline Operations

✔ Day 15–17: Create a Cash Flow Forecast

- ☐ Forecast income & expenses for the next 90 days.
- ☐ Identify low-cash periods in advance.
- ☐ Set a target for emergency reserves (3 months' expenses).

✔ Day 18–21: Improve Inventory & Payment Practices

- ☐ Implement Just-in-Time (JIT) inventory systems.
- ☐ Use digital payments to delay outflows.
- ☐ Lease instead of purchasing expensive equipment.

🔗 Read: *How to Avoid Cash Flow Crises with Better Forecasting*

📅 WEEK 4: Secure Long-Term Stability

✔ Day 22–25: Explore Financing Options

- ☐ Invoice factoring to speed up receivables.
- ☐ Apply for a business line of credit.
- ☐ Check government loans/grants for SMEs.

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✔ Day 26–30: Build Your Cash Reserve

- ☐ Save 5–10% of monthly revenue.
- ☐ Use a high-yield business savings account.
- ☐ Plan for seasonal cash dips.

✦ *Pro Tip: Businesses with 3+ months of cash reserves survive recessions 3x longer.*

⚡ BONUS: Quick Fixes to Boost Cash Flow Today

1. Switch to cloud accounting (get real-time visibility).
 2. Apply late payment fees (1.5% penalties reduce overdue invoices by 30%).
 3. Raise prices slightly (a 5% hike can significantly improve cash flow).
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☐ How Spyglass Accounting Can Help

Struggling with cash flow? Spyglass Accounting specializes in 30-day financial turnarounds. We help small businesses:

- ✓ Identify and fix cash flow gaps
- ✓ Set up automated tracking and forecasting
- ✓ Build customized action plans

🔊 Don't wait for a crisis—**schedule your Free Cash Flow Audit** today!

☐ Final Thoughts

Improving your small business cash flow doesn't take magic—it takes the right moves. By following this plan, you'll:

- Collect cash faster
- Reduce waste
- Build a safety net to weather any storm

💡 Want a printable checklist version?

📄 **Download: "30-Day Cash Flow Rescue Plan"**

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🔊 About Spyglass Accounting & Financial Services

We help small businesses stop cash flow headaches with expert **bookkeeping, tax planning, and CFO advisory services**. Whether you're in crisis or just looking to grow smart, Spyglass is your financial co-pilot.

🔗 More cash flow tips:

- *Top 5 Invoice Mistakes That Delay Payments*
- *How to Negotiate Better Supplier Terms*
- *Best Accounting Software for Small Businesses*

🔗 Stop surviving—**start thriving with better cash flow!** 🚀



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